

Certificate Number: 15111-PAM-DE-035570798

Bankruptcy Case Number: 15-05285



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 14, 2021, at 4:29 o'clock PM EDT, Helena Williams-Murphy completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 14, 2021 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education